

Fill in this information to identify your case:

Debtor 1	<u>Derek Edward DiMedio</u>
Debtor 2 (Spouse, if filing)	<u>Maria Theresa Moran</u>
United States Bankruptcy Court for the: <u>MIDDLE DISTRICT OF PENNSYLVANIA</u>	
Case number (If known)	<u>1:16-bk-01731</u>

Check if this is:

An amended filing (second amended)
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1. Describe Your Household

1. Is this a joint case?

No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?
 No
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents? No

Do not list Debtor 1 and
Debtor 2.

Yes. Fill out this information for
each dependent.....

Do not state the
dependents names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Son	5 (age at time of filing)	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes

3. Do your expenses include
expenses of people other than
yourself and your dependents? No
 Yes

Part 2. Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know
the value of such assistance and have included it on Schedule I: Your Income
(Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage
payments and any rent for the ground or lot.

4. \$ 1,245.00

If not included in line 4:

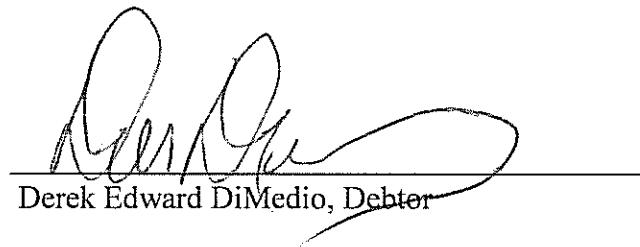
4a. Real estate taxes
4b. Property, homeowner's, or renter's insurance
4c. Home maintenance, repair, and upkeep expenses
4d. Homeowner's association or condominium dues
5. Additional mortgage payments for your residence, such as home equity loans

4a. \$ 0.00
4b. \$ 0.00
4c. \$ 100.00
4d. \$ 0.00
5. \$ 0.00

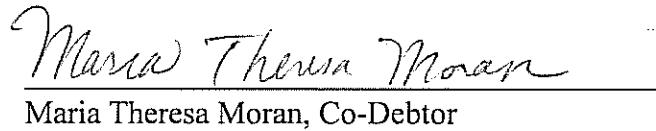
6. Utilities:	6a. Electricity, heat, natural gas	6a. \$ 227.00
	6b. Water, sewer, garbage collection	6b. \$ 110.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ 0.00
	6d. Other. Specify: <u>Landline/cell phones</u>	6d. \$ 325.00
7. Food and housekeeping supplies	7. \$ 800.00	
8. Childcare and children's education costs	8. \$ 0.00	
9. Clothing, laundry, and dry cleaning	9. \$ 150.00	
10. Personal care products and services	10. \$ 60.00	
11. Medical and dental expenses	11. \$ 170.00	
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ 400.00	
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ 100.00	
14. Charitable contributions and religious donations	14. \$ 4.17	
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$ 40.00	
15b. Health insurance	15b. \$ 0.00	
15c. Vehicle insurance	15c. \$ 120.00	
15d. Other insurance. Specify: _____	15d. \$ 0.00	
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <u>Occupation tax</u>	16. \$ 46.00	
17. Installment or lease payments:	17a. \$ 331.93	
17b. Car payments for Vehicle 2	17b. \$ 267.00	
17c. Other. Specify: _____	17c. \$ 0.00	
17d. Other. Specify: _____	17d. \$ 0.00	
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$ 0.00	
19. Other payments you make to support others who do not live with you. Specify: _____	19. \$ 0.00	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$ 0.00	
20b. Real estate taxes	20b. \$ 0.00	
20c. Property, homeowner's, or renter's insurance	20c. \$ 0.00	
20d. Maintenance, repair, and upkeep expenses	20d. \$ 0.00	
20e. Homeowner's association or condominium dues	20e. \$ 0.00	
21. Other: Specify: <u>Pet care</u>	21. +\$ 75.00	
22. Calculate your monthly expenses		
22a. Add lines 4 through 21.	\$ 4,571.10	
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ 4,571.10	
22c. Add line 22a and 22b. The result is your monthly expenses.		
23. Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ 5,991.44	
23b. Copy your monthly expenses from line 22c above.	23b. -\$ 4,571.10	
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$ 1,420.34	
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.	Explain here: Line 8 includes average monthly expense for child care on an annual basis.	

VERIFICATION

We, Derek Edward DiMedio and Maria Theresa Moran, verify that the statements made in the foregoing document(s) are true and correct. We understand that false statements herein are made subject to the penalties of 18 Pa. C. S. §4904, relating to unsworn falsification to authorities.



Derek Edward DiMedio, Debtor



Maria Theresa Moran

Maria Theresa Moran, Co-Debtor

Dated: 10/31/2017